Professional Delp Clanteb

VANTED, AT ONCE, A LADY TO teach voice and violin in a female college. VIRGINIA TEACHERS BU-REAU, Manchester, Richmond, Va.

Bolicitors and Balesmen

WANTED, WHISKEY SALESMAN, EY A PROMINENT KENTUCKY DISTILLER. A WHISKEY SALESMAN FOR RICHMOND AND VIRGINIA AND ADJACENT TERRITORY ONLY MEN WITH AN ESTABLISHED TRADE NEED APPLY HOUSE HAS NOW A FAIRLY GOOD NUMBER OF ACCOUNTS IN THE STATE. GOOD SALARY OR COMMISSION PAID TO A HUSTLING GOOD SALESMAN APPLY, WITH REFERENCES, EXPERIENCE AND FORMER VOLUME OF BUSINESS, TO DISTILLER, G 639, CARE OF TIMES-DISPATCH.

SALESMAN FOR "ADVERTISING NOV-elty," one who knows baseball; good advortising talker; should be easy seller any class business. Can rry out Richmond first, then get terri-tory. Write quiek, with references. C. N. EDGERTON, Goldsboro, N. C.

O. N. EDGERTON, Goldsboro, N. C. AUTOMOBILE SALESMAN.—ATRACtive opening for an experienced, well
educated young man, who has made
good in the sale of any line. This
position combines the advantages of
a good income and a healthy, outdoor life. Applications from none
but high-class, successful salesmen
will be considered, FORD AUTO CO.,
1629 West Broad.

Dotices TO OUR CUSTOMERS AND THE PUB-

ANTELL THE PUBLIC TO KNOW that JAHAKE BROS., Jewelers, 912 East Main Street, buy, self, exchange and remount diamonds in the latest styles. Old gold and silver always taken th exchange.

TELEGRAPH SCHOOL WILL BE OP-ened at 802 East Broad Street Janu-ary 3d. Special rates to those who enroil at once. MASSEY BUSINESS COLLEGE.

MODERN MANTELS; TILE WORK OF every description. H. F. E. & BRO., 111 East Main Street.

RAUCH & LANG ELICTRICS, WA-

Business Opportunities

SALESMEN.

LOADS ON DIAMONDS, JEWELRY,
SILVERWARE, ETC., AT LEGAL
RATE OF INTEREST PAWNBROKERS' TICKETS REDEEMED. BUSINESS CONFIDENTIAL EQUITABLE
LOAN SOCIETY, EIGHTH AND
BROAD STREETS, BRYAN BLUG.

WOULD LIKE TO BECOME PARTNER in real estate firm. H 666, care Times-Dispatch.

MONEY LOANED ON DIAMONDS AND

Jeweiry at lowest rates of interest No charges for storage. N. F. JA-COBS & SON, 218 N. Ninth Street.

COBS & SON, 218 N. Ninth Street.

WANTED, EXPERIENCED, AGGRESsive salesman who can invest from
\$2,500 to \$5,000 with gervices, to act
as "manufacturers' agents" (or one
of the best-known manufacturing
companies in the South. Good sailary, yearly contracts, secure investment. References, Address MANUFACTURER, Post-office Box No. 123,
Richmond, Va.

START THE NEW YEAR BY A
course in Bookkeeping, Stenography or Telegraphy at \$02 East
Broad Street. New term begins January 2d. MASSEY BUSINESS COLLEGE.

"IT WILL PAY CONSERVATIVE INvestors to investigate our 5 per cent
preferred stock with bonus of common
stock. We are a Virginia corporation
now doing a good business, but
wish to increase same." Address J
697, care Times-Dispatch.

COMMERCIAL GUARANTEE COM-pany, Bunkers, 28 North Ninth. Small loans, \$10 or more; low rates, easy payments, to those saving \$1 up-wards. Twenty-three months hence you receive \$100 to \$1,000.

Poultry, Pets and Live Stock

Cherry Street.

FOR SALE, BARRED PLYMOUTH
Rock pullets and cockerels from the
best strin in the world. LOUIS
WASHER, 3308 Williamsburg Ave-

Rooms for Rent

TWO BEAUTIFUL ROOMS, FURNISH ed or unfurnished, with all conveniences, 116 N. Third Street.

COMPLETELY FURNISHED FLAT OF

NEWLY FURNISHED, HEATED rooms, 910 E. Clay. Phone Madison

seven rooms; convenient location. Call 101 E. Cary Street, second apart-

Want Ad Rates

In effect June 11, 1911.

Daily, one cent per word when paid in advance. No Ad, taken for less than fen cents.

One and one-half cents a word all elassifications except Situation Wanted, one cent a word. No Ad, Sanday taken for less than fitteen cents.

No Ads, taken for less than twenty-five cents when phoned in or charged at the counter.

Phone orders not guaranteed.

Classification not guaranteed after \$180 P. M.

For husiness contracts, send for the

For business contracts, send for the Want Ad. Man, phone Monroe L.

Lost and Jouno

FTRAYED OR STOLEN WEDNESDAY.
from 712 Monteiro Avenue, white
pointer with yellow marks; answers
to name of Jack. Suitable reward if
returned. W. P. VEITCH, at above

number.

BTRAYED FROM 413 N. TWENTYeighth Street, tennale hound; medium
size, brown cars, brown and white
spots on body; answers to mame of
"Kate." Finder return to above number and receive roward.

ber and receive reward.

LOST, FEMALE COLLIE DOG; WHITE and tan long silky hair, brown eyes, very sharp nose. Reward if returned to ANTON H. THURMANN, 1836 W. Grace Street.

TAKEN FROM PAVEMENT ON SIDE of Hoge Memorial Church on Nine-teenth and Franklin, one set of plans of addition to church. Reward if returned to Hoge Memorial Church in rear, or 1915 Hanover Avenue.

ETHALYED EEOM 609 . EAST. 1 SECT.

BTRAYED FROM 699 A EAST LEIGH Street, red and white setter dog; leather collar and Richmond licease tag 2495 or 2497. Liberal reward if returned to HOGG'S DRUG STORE, Fifth and Marshall.

Gelp Wantes, Wale

WANTED. YOUNG MEN TO LEARN the automobile business; positions secured competent graduates. RICH-MOND AUTO SCHOOL, 503 Graham Street.

WANTED, AN EXPERIENCED WHITE Coachman, with references, Adrosa G 652, care Times-Dispatch.

WANTED, EXPERIENCED MALE Stenographer. Apply own handwriting, with reference; state salary expected. Address brawer 831, Danville, Va.

WANTED, GOOD CHEF FOR HOTEL
in North Carolina town. State experience and salary expected. G 635,
care Times-Dispatch.

WANTED, FOR U. S. ARMY, ABLEbodied, unmarried men, between ages
of 18 and 35; citizens of United States,
of good character, and temperate habits, who can speak, read and write
the English language. For information, agby to Recruiting Officer, 826
East Broad Street, Ridhmond, Va.

WANTED, SOME GOOD MEN TO DEMonstrate and sell the Little Wonder

wanted, some good Men to Demonstrate and sell the Little Wonder Gas Maker. We can give you the best money-making proposition it is possible to get. Come in and talk it over. JENNINGS & CO., 510 East Main Street.

COLORED BOY FOR PORTER IN drug store. Apply 323 Randolph Street.

WANTED.—AN EXCEPTIONALLY AT-VANTED.—AN EXCEPTIONALLY AT-tractive opportunity awaits several high-class men from the first of year on Al investment proposition, Nothing but sober, industrious men need apply, as the stocks to be hen-dled are most attractive to the in-vesting public and must be repre-sented in their true value. Steady employment to the right parties. Ad-dress G 647, care Times-Dispatch.

dress G 641, care Times-Dispatch.

WANTED, FIVE GOOD MEN TO HELP
originize an industrial proposition
and to start work at once; can give
employment to sectral active lady
solicitors also the same business.
Liberal commissions onered to the
right parties.

WORLD HOME SUPPLY CO., 7, 1-2 N.
Eleventh Street, City. Phone Madison
923-1.

WANTED AN EXPERIENCED BUT-ler or dining room maid; none with-out references need apply. 500 West Franklin Street.

BOOK KEEPING, BANKING, ARITHEtic, Commercial Law, Rapid Calcutions, Spelling, Penmanship, and Correspondence—all taught under dite
scholarship for only \$45. MASSEY
BUSINESS COLLEGE.

Situations Wanteb, Wale

WANTED, BY YOUNG MAN, POSITION as clerk or office man; five years' experience. K 740, care Times-Dis-

paten.

WANTED, BY YOUNG MAN WITH EXperience, position as shipping clerk;
reference Al. Address F 279, care
Times-Dispatch.

WANTED, BY YOUNG MAN WHO DE-sires to change his business, position in retail shoe store that he may learn the business. H 378, care Times-Dis-patch.

patch.

WANTED, BY A MAN OF YEARS EXperfence in the shoe business, a position either in wholesate or retail
shoe store. Can furnish reference.
Address H 650, care Times-Dispatch. POSITION WANTED BY REGISTERED druggist. Can furnish good references. G 624, care Times-Dispatch.

onces. G 624, care Times-Dispatch.

ETENOGRAPHER OF EXPERIENCE
desires a position at once in an office
where there is plenty of work and
where punctuality and steady busimess qualities are appreciated. J 715,
care Times-Dispatch.

ware Times-Dispatch.

WANTED, BY BOY, 17 YEARS OF age, position in drug store: two years' experience; best of reference furnished. State salany. Write L. CARLTON WHITLOCK, Box 305, Farmville, Va. Richmond location preferred. Soda fountain and book-keeping experience also.

BOULTRY, Dett and Line Stork

ONE SORREL HORSE, EIGHT YEARS of the sound; prompt driver; suitable con a victoria or surrey. Apply to E. C. SUTHERLAND, Nos. 1 and 3 North Cherty Street.

FOR SALE, BARRED PLYMOUTH Rock pullets and cockerels from the

HAVING DECIDED MAKING CHANGE, ready for 1912 contract; traveled all southern States. Can furnish AI references. Strong line or specialty; one that has merit only. Address \$\ \) 689, care Times-Dispatch.

OFFICE MAN WOULD LIKE TO INvest couple thousand dollars in established business, with services Jall, care Times-Dispatch

Celp Chantee, Seniale

WANTED, A GOOD HOUSEKEEPER, one who is not afraid of work. Ap-ply by letter. 1901 W. Cary. WANTED, AT ONCE, A NURSE FOR invalid. Apply 2005 Stuart Avenue.

Situations Wanteb, female

YOUNG LADY. WHO IS AN EXPERI-enced bookkeeper desires position, Best references. J 719, care Times-Dispatch.

help, Wale and female

FURNISHED ROOM FOR GENTLE-man; use of bath. 167 North Third.

WANTED, TWO WHITE WOMEN; ONE a cook, the other to nurse. Good home and good wages. Address G 623, care Times-Dispatch. man; use of bath. 107 North Third FURNISHED, HEAT, ELECTRIC light and telephone; few doors from Lee Monument; references exchang-ed. Address F 278, care Times-Dis-patch. HOUSE GIRL WANTED, 1815 PARK Avenue.

Boarding

SHORTHAND, TYPEWRITING, SPELLing, English, Mimeographing, and Filing—all taught under life scholarship for only \$45, MASSEY BUSI.

NESS COLLEGE.

Double 1825 WEST GRACE, PERMANENT, translent and table boarders. Madi-

COMFORTABLY HEATED ROOMS; good board; modern conveniences, 419 West Grace Street. SMALL BOARDING HOUSE; REASON-able rates, 1003 West Grace Street MUSICIAN (YOUNG LADY) DESIRES position to play in moving pictures. Address G 831, care Times-Dispatch.

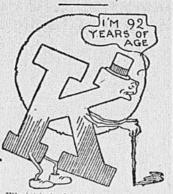
flats Wanted

WANTED, A FURNISHED FLAT, CON-sisting of two bed rooms, sitting room and bath. J 716, care Times-Dispatch.

Millinery

POSITIONS GUARANTEED TO STIT-dents who complete any two courses with us. Beokkeeping, Stenegraphy and Telegraphy taught, Call or send for catalogue. MASSEY BUSINESS COLLEGE, 802 East Broad Street. ALI. MILLINERY AND READY MADE garments reduced to special low prices for balance of the fall and winter season. MRS, JULIAN BEAR, 1422 East Main Street.

DAILY PUZZLES



What kind of winter weather? ANSWER TO YESTERDAY'S PUZZLE

for Sale

CARVERS, PAIRS AND SETS: FINE SUITCHES: SWITCHES: BARGAINS: Steel; beautiful styles; \$1 and up. CLARKE, HARDWARE, 1215 Main Street. Street.

NEW IMPORTATION OF ORIENTAL rugs ready for inspection, to be sold 50 per cent. lower than any rug dealer in United States. KAMBOU-RIAN, 215 North First Street.

RIAN, 215 North First Street.

TWO SECOND-HAND RUNABOUTS, one top buggy and several wagons, all in good repair and patinted These are bargains, A. MEYEP'S SONS, 731

East Cary Street.

WAGONS TO SUIT YOU, RUBBER lifes put on proriptly, at RICHARD-SON BROS., 615 Brook Avenue.

FINE CARRIAGES, BUSINESS BUGgies, all kinds of wagons, carriager and wagon repairs, automobile repairs, automobile painting. Good work, Reasonable prices. W. G. SMITH & CO., 314 N. FIRM Street.

FROST PROOF CABBAGE, PLANTS TO OUR CUSTOMERS AND THE PUBLIC;
LiC;
Having purchased the interest of my late purtner, William Robert Hopkins (decased) in the firm of Hopkins & Binns, I shall continute the business at the sare place, No. 1110 West Broud Street, Richmond, Va., under the style of "W. R. Binns, Successor to Hopkins & Binns," and will continue to furnish the same high class of groceries and careful service as has been furnished hereful service as has been furnished hereful service as the service as the service w. R. BINNS, Successor to Hopkins & Binns.

WANTED, THE PUBLIC TO KNOW

FROST PROOF CABBAGE PLANTS delivered in Virginia and North Car-olina, \$1.40 per thousand; sure nead-ers; bunched in lots of \$0 plants. ENTERPRISE PLANT CO., Meggetts, S. C.

ENTERPRISE PLANT CO., Meggetts, S. C. ONE SLIGHTLY-USED, STANDARD Bre-proof safe, cheap for cash. Box 123, City. SECOND-HAND MACHINERY BOUGHT,

sold and exchanged. I. BLUFORD & CO., 1538-42 East Cary Street. POCKET KNIVES—300 PATTERNS best quality blades, 25 cents and up. CLARKE'S CUTLERY HEADQUARTERS, 1215 Main Street, "Sign of Padlock,"

Padlock,"

FOR SALE, TWO TOP WAGONS, \$30
and \$45, two rubber-tired runabouts,
\$25 and \$45; two top buggles, \$45 and
\$50. These are great bargains. A
MEYER'S SONS, 731 E. Cary Street. ELECTRIC GARAGE, VINE AND MAIN Streets.—We have opened an up-to-date and well-equipped electric gar-age for the care of electric vehicles and storage battarics.

GALAX LEAVES, BEAUTIFUL FOR Christmus and wedding decorations, mailed anywhere at 25c, per hundred leaves. Send in your order to-day. OSCAR BELL, Tuxedo, N. C. FOR SALE, FINE DRUG BUSINESS, in nice growing country town. Ap-ply L 790, care Times-Dispatch.

ply L 730, care Times-Dispatch.

FENDERS, FIRE SETS, ANDIRONS, polished and dull brazs and black fron; large line colonial patterns, CLARKE, HARDWARE, 1215 Main Street.

SEE OUR 1912 LINE OF VEHICLES. We know they will please you both in style, comfort and durability, Lowest prices, A. MEYER'S SONS, 731 East Cary Street.

FOR SALE CHEAL, ONE NO. 7 ROTA-ry Neostyle, in good second-hand condition. CLARENCE COSBY, 1523 East Cary Street.

SALESMEN,
BANKERS,
BANKERS,
BESIRED TO CO-OPERATE IN THE
organization of a high-class business
proposition. Charter and large
amount capital aiready secured. Has
international scope and aiready assured successful operation that promses exceptional profits. Board of
directors consists of bankers in five
Southern States, treasuries of two
largest railroads and others. Indorsements unlimited, Personnel of
stockholders commands additional
capital. This proposition offers unlimited opportunities to high-class
saiesmen, bankers and brokers regardies of location. Salesmen must
furnish reference and complete information regarding former employment, etc. Territory will be assigned
and protected. Address Physipenty,
P. O. Box No. 857, Norfolk, Va.

LOANS ON DIAMONDS, JEWELRY. East Cary Street.

FOR SALE, A PIANOLA, MAHOGANY case; cost, \$256; will sell for \$75. Address "PIANOLA," care Timea-Dispatch, or phone Madison \$706-J.

FOR SALE, ITALIAN MARBLE REStaurant or confectionery counter, 14 feet long, cheap, 221 E. Broad Street. FIDENT, a. FOR SALE, LIMOUSINE BODY, IN first-class condition; scats six passengers inside. Can be seen at 928 West Franklin Street.

Real Estate for Sale

BARGAIN FOR SOME ONE IF TAKEN by January 1st, owner going to Cailfornia—A little country honce with 14 acres of land, house with seven rooms, with also a two-troom cottage rooms, with also a two-troom cottage for Bervants in yard. These, with a good many outbuildings, are covered with slate, located in Pledmont Virginia, in the foothills of the Blue Ridge Mountains, in Albemarie Co. 1 mile from depot, post-office, and stores, 15 miles from Charlotteville, only a few hundred yards from chub house. Such a healthy and delightful neighborhood, wealthy neighbors, cic. Huse contains mostly mahogany furniture, brass and from beels, rougs, druggets, lace curtains, plain china, lamps, kitchen range, kitchen cabinet, stoves, etc., also ploughs, garden tools, bins, drinking fountains, setc., for poultry raising, etc., all selling at much less than they are worth. Place noted for its flowers and shrubbery, rose arbors, etc., for poultry raising, etc., all selling at much less than they are worth. Place noted for its flowers and shrubbery, rose arbors, etc., for poultry raising, etc., all selling at much less than they are worth. Place noted for its flowers and shrubbery, rose arbors, etc., for poultry raising, etc., all selling at much less than they are worth. Place most of grass and clover, vegetables in garden, some fruit trees and small fruits, nice shade and grass in yard. Has R. F. D.; Aclephone in house. Price, inclusive, 44,000, on casy terms, Write P. O. Rox 201, Richmond, Va. BARGAIN FOR SOME ONE IF TAKEN

Manteb

TELEGRAPH OPERATORS ARE IN great demand. Nice work, good pay, Learn to be an operator, School opens January 3d. Special rates tor a few days. MASSEY BUSINESS COLLEGE.

WANTED, TWO SETS BOOKS TO keep, requiring couple hours day, J 734, care Times-Dispatch. WANTED, TO BUY FOR CASH HOUSE. hold goods in any quantity. Phone Madison 3851.

Real Estate For Bent

HAVE FOR RENT SEVERAL FER-tile 59-acre farms, within a few min-utes' drive of the city; large and convenient dwellings, with all the necessary outhouses; only \$250 a year. Buildings alone worth the money. Address the owner, K. T. CRAWLEY, P. O. Box No. 870, Rich-mond, Va.

GOOD STORE, 2508 BEVERLY ST., suitable for barber shop. Monroe FOR RENT, 918 EAST-MAIN STREET.

OR HENT, 918 EAST MAIN STREET, Possession given at once. Apply Room 28, Times Building.

FIVE-ROOM FLAT, 2290 BLOCK, Hanover Avenue, it's a beauty; separate yards, cellar and entrance; cheap rent. Sec DRINKARD, 4234, North Sixth. North Sixth.

EiGHT-ROOM HOUSE, UP TO DATE, 2200 block, Hanover Avenue. Just the house you want, Hot water heat, etc. DRINKARD'S, 4234 North Sixth.

Real Estate Wanteb

FURNISHED FLAT, FIVE OR SIX rooms; centrally located. Monroe 3122. CRENSHAW & RICKS.

Coal and Wood

IF I HAD ALL THE TESTIMONIALS
of good housekeepers and the few
men of good judgment that express;
themselves amout LONG'S wood it
would be interesting and worth even
more than 10 cents. If you will order this week or next I will send
dry oak and pine and the best cak
and pine slabs ever sold and coal that
burns. LONG'S, 1806 West Broad.

Personals

Miscellancous

GRAY HAIRS, GRAY HAIRS. WE HAVE A RESTORER WHICH will at once restore gray or faded hair to its original color. Right MOND HAIR EMPORIUM, 221 East Broad Street.

LADIES, MAKE YOUR HAIR LOOK BEAUTIFUL SHAMPOOING THIS WEEK A SPE-cialty, 25c. English methods used. Drying by electricity. Hair dressing, hair dyeing, etc. RICHMOND HAIR EMPORIUM, 221 East Broad Street.

LADIES, YOUR HAIR. A WORD ABOUT IMITATION HAIR.

Don't buy cheap imitation hair. It's
dear at any price. We seil pure
french hair, guaranteed, at limitation
prices. Bargains all this week.

RICHMOND HAIR EMPORIUM, 221
East Broad Street.

LADIES, YOUR HAIR IS IMPORTANT. YOUR CUT HAIR OR COMBINGS made into beautiful switches, corn-net braids, cluster puffs, wigs, front pieces, etc., in the most artistic man-ner. Charges very moderate, RICH-

nor. Charges very moderate. RICH-MOND HAIR EMPORIUM, 221 East Broad Street.

BEST FRENCH REAL HAIR switches are selling bargains all this week; all shades in stock. RiCti-MOND HAIR EMPORIUM, 221 East Broad Street. PUFFS! PUFFS! PUFFS!

THOSE PRETTY PUFFS, MADE FROM Your own combings or cut hair. Charges very modorate. RICHMOND HAIR EMPORIUM, 221 East Broad

LADIES GRAY HAIR SWITCHES.

500 PURE HAIR (GUARANTEED) switches are selling bargains all this week. RICHMOND HAIR EM-PORIUM, 221 East Broad Street. LADIES, YOUR HAIR.

YES, WE RE-DYE AND RE-MAKE Faded switches, pompadours, etc. Charges very moderate. RICHMOND HAMR EMPORIUM, 221 East Broad Street.

THE PROPER XMAS PRESENT.

YOU WANT TO MAKE A NICE PRES-ont to him. See AlcCOY, Eighth and Broad Streets, the finest line of ci-gars and pipes in this city; Havana cigars, the best that can be bought, packed in boxes, from 60c. and up, Have a look; best ever. We are the agents for Park & Tilford's candies. They can't be beat.

SHOE REPAIRING.

5c. HALFSOLE MEN'S SHOES, 60c. ladies; every pair sewer; best leather; no nails, no pegs. Royal rubber heels, 25c. Tred-Air rubber heels, 40c.; leather heels rebuilt like new, 40c.; leather heels rebuilt like new, 25c. DREW'S ELECTRIC SHOE FACTORY, 716 E. Main. Phone Mon-

BAKERY.

SOUTHERN RAILWAY
PREMIER CARRIER OF THE SOUTH.
Trains Leave Richmond.
N. B.-Following schedule figures published as information and not guaranteed:
For the South-Daily: e:19 A. M. Local.
10:46 A. M. Express. e:09 P. M. Express.
with electric lighted Sleeping Car for Atianta and Birmingham. 11:46 P. M. Express.
Week Days: 31:09 P. M. Local.
YORK RIVER LINE.
4:30 P. M.-Ex. Sun.-Connecting for Baltimore Mon., Wed. and Friday. 6:09 A. M.Ex. Sun. and 2:16 P. M.-Mon., Wed. and
Friday-Local.
From the South: 6:50 A. M. 8:40 A. M.
2:09 P. M., South: 6:50 A. M. 6:40 A. M.
From West Point: 5:30 A. M. daily, 11:35 A.
M. Wed. and Frid. 12:25 Ex. Sun.
From West Point: 5:30 A. M. daily, 11:35 A.
M. Wed. and Frid. 1:35 P. M. Ex. Sun.
From West Point: 5:30 A. M. daily, 11:35 A.
M. Wed. and Fri. 1:35 P. M. Ex. Sun.
From West Point: 5:30 A. M. daily, 11:35 A.
M. Wed. and Fri. 1:35 P. M. Ex. Sun.
From West Point: 5:30 A. M. daily, 11:35 A.
M. Wed. and Fri. 1:35 P. M. Ex. Sun.
From West Point: 5:30 A. M. daily, 11:35 A.
M. Wed. and Fri. 1:35 P. M. Ex. Sun. SAVE TIME AND MONEY. LET US bake your cakes. We sell the gen-uine vicina bread, nice cakes, pies, etc. IV.N. IV. LER'S NEW YORK BAKERY, 410 W. Broad, Phone Mad-lson 2585.

UPHOLSTERING AND MATTRESSES PARLOR SUITS, COUCHES AND OLT-pieces reupholstered. Mattresss renovated nextly. Sanitary methods. Reliable work. SYDNOR & HUND-LEY 711 East Broad Madison 204. GOOD POSITIONS ALWAYS OPEN TO our graduates. All business sub-jects, including telegraphy, taught New term begins January 2d. MAS-SEY BUSINESS COLLEGE.

ANTIQUES

ORIGINAL ANTIQUE FURNITURE Furniture repaired, polished and packed, uphoistering, etc. L.N. AR-NALL & SON, 1617 W. Broad Street. Phone Madison 6277.

Stramboats



PANAMA CANAL

Puration 80 DAYS Cost \$350 and Also Cruises to the Orient, West Indies, Around the World, Holy and Egypt, etc.

HAMBURG-AMERICAN LINE

41-45 P.way, N. Y., or S. H. Bowman 103 12 Main St.; Richmond Transfer Co., 109 E. Main St., Richmond, Va.

BERMUDA Sailings Tagus Round \$10 and by the Tagus Round

Dec. 30: Jan. 10-20-27

The Luxurious ARCADIAN. Every Saturday, Com The largest and finest steamer in the Bermuda Service--Round Trip \$33 Up

The Royal Mail Steam Packet Co. Sunderson & Son, Gen. Agts., 22 State Street, New York. SAMUEL H. BOWMAN, 708 E. Main St.

OLD DOMINION LINE.

with the met by the conveyance.
VIRGINA NAVIGATION CO.—James River
y daylight for Norfolk and Old Point, Newnort Naws and all James River landings,
technize feaves Mo. Wednesday and
riday at 7:30 A. M. Freight received for
il James River landings. PhonoMadison if
il James River landings. PhonoMadison if
Main Ticket Office, 82; E. Mnin Street

WHITE STAR LINE.

Nerion to Hoston, Mass., and
Providence, R. I.
Steamers leave Norfolk for Boston-Dally,
except Thursday; for Providence, Mon., Wed,
and Sat, at 5 P. M. Passengers and freight
taken for all new England poli. Treats
on sate at once C. & O. Ry., is. e. W. Hy.
B. H. Howman, 703 East Main, and Ricamone
transfer Co., 305 East Main.

WHITE STAR LINE

NEW YORK—PLYMOUTH—CHERBOURG—SOUTHAMPTON. FAST MAIL ROUTE TO ENGLAND AND THE CONTINENT The Largest and Finest Steamer in the World.

French a in Carte Restaurant, Turkish and Electric Baths, Swimming Pool, Four Elevators, Gymansium, Veranda Cafe, Palm Court, etc.

Will Sail From New York

Or Local Agents.

Wednesday, January 24, February 21

nnd Regularly Thereafter,
p Broadway, N. Y.

Chesapeake Steamship Co. Daily, including Sunday, for Baltimore and the North via Norfolk and Old Point Comfort. Through thekeis on Fale at all ticket affices. Big new patatial ships "City of Battmore" and "City of Norfolk," equipped with United Wireless, intercommunities of the Company of the Compan

Bradstreet's to-morrow will say for Richmod and vicinity:

The closing week of 1911 is here with no striking feature in trade. The year has been replete with trade at the South was good the first eight months of the year the low price of cotton has had a depressing effect over the past four months, and throughout the year collections have been slow; however, failures have been slow; however, failures have been fewer in number and less in amount of liabilities than for the preceding years. Crops were damaged or retarded by a wat, cold spring, and with the exception of cotton fill short in yield. However, roles of most commodities, especially tobnes.

Richmond, Predericksb'g & Potomac R. R. TO AND FROM WASHINGTON AND BEYOND.

Leave Richmond

Arrive Richmond

Arri ACCOMMODATION TRAINS—WEEKDAYS.
Leave Byrd St. Sta. 1.30 P. M. for Fredericksburg.
Leave Elba Sta. 7.25 A. M., 6.30 P. M. for Ashland.
Arrive Byrd St. Nia. 8.25 A.M. from Fredericksburg.
Arrive Elba Sta. 6.30 A.M., 5.30 P. M. from Ashland.

A delicious and economical variation to the table—The Velvet Kind Ice Cream.

Bibidend Rotices.

*Daily, †Weekdays, 'Sundays only, All trains to or from Byrd Street Station (except trains leaving 4.50 a. m. and arriving 13.50 night) atop at Elba. Time of arrivals and departures not jearanteed. Read the signs.

Atlantic Coast Line

EFFEUTIVE NOVEMBER 25, 1911.
TRAINS LEAVE BICHMOND DAILT.
For Florida and South: 3:15 A. M. and
For Nortolk: 3:00 A. M., 3:00 P. M., 4:10

For Norfolk: \$100 A. at., \$100 A. M., 10:00 P. M. & W. Ry. West: \$115 A. M., 10:00 A. M., \$100 F. M., \$120 P. M. For Petersburg: 1:00 A. M., 6:15 A. M. \$115 A. M., \$100 P. M., 10:100 A. M., \$100 P. M. \$115 A. M., \$100 P. M., 7735 P. M., \$120 P. M. \$116 P. M., \$105 P. M., 7735 P. M., \$120 P. M.

Southbound trains scheduled to leave Richmond daily. 5:10 A. M.-Local to Norlina. 1:20 P. M.-Sicepers and conches, Atlanta, Birmingham, Sayannah, Jucksonville and cucches, Savannah, Jucksonville and cuche, Atlanta, Birmingham, Memphis and the Southwest, Northbound trains scheduled I arrive in Richmond daily: 5:22 A. M., 7:38 A. M., 5:66 P. M., 6:40 P. M., Locat.

Chesapeake & Ohio Railway

7:40 A.—Local—Daily—Newport News. 18:20 A.—Local.—Daily—C' ville. Ex. Sun. Thurrond. 19:00 A.—Express—Daily—Norfolk, Old Points.

Norfolk and Western Railway

ONLY ALL HAIL LINE TO NORFOLK.
Schedule in Effect December 16, 1911.
Leave Hyrd Street Station, Richmond,
FOR NORFOLK: *9:00 A. M., *2:00 P. M.,
*4:11 P. FOR LYNCHBURG AND THE WEST;
*5:16 A. N., *10:00 A. M., *2:00 P. M., *9:23
P. M.

W. B. BEVILL, G. P. A. Ronnoke, Va.

RICHMOND AND CHESAPEAKE BAY
RAHLWAY COMPANY.
Schedule of electric trains to and from
Ashland, stopping at intermediate stations
property of the station of the stations o

#oteamboats

Merchants and Miners Fransportation Co

Insurance Company,

For Goldsboro and Payetteville: *4:10 P. M. Fror Goldsboro and Payetteville: *4:10 P. M. Trains arrive Richmond daily: 6:46 A. M. 6:40 P. M. 6:

National Bank of Virginia,

Cashier.

Cashier.

Cashier.

Office German-American
Building and Loan Corp.,
Richmond, Va., December 13, 1911.

AT A MEETING C THE DIRECTORS
of the German-American Building
and Loan Corp'n, held on the above
date, a dividend of 3½ per gent.
(semi-annual) was declared, payable
to stockholders on and after JANUARY 2, 1912.

CHAS, K. WILLIS,
Secretary and Treasurer.
Established 1859.

Secretary and Treason
Established 1889.
Mechanies' and Merchants' Bank,
Richmond, Va., December 27, 1911.
THE BOARD OF DIRECTORS OF THIS
bank have to-day declared a semiannual dividend of five (5) per cent,
on capital stock of \$100,000, payable
JANUARY 2, 1912.
J. H. PATTESON,
Cashier. 7. M., 40:30 A. M., 40:30 P. M., 40:33 P. M., 40:33 P. M., 40:33 P. M., 41:30 P. M. From the West: 51:40 A. M., 10:30 P. M., b1:40 P. M., 45:60 P. M., 40:31 P. M., 40:30 P. M., b1:40 P. M., 45:60 P. M., 40:31 P. M., 40:30 P. M

Weetings

National Bank of Virginia.
Richmond, Va., Decamber 8, 1911.

THE REGULAR ANNUAL MEETING of the stockholders of the National Bank of Virginia will be held TUES-DAY, January 9, 1912, at 12 o'clock noon, at their banking house, corner Ninth and Main Streets, Richmond, Va.

W. M. ADDISON, Cashier. Cashler.

Bank of Commerce and Trusts,
Richmond, Va., December 28, 1911.
FHE REGULAR ANNUAL MEETING
of the stockholders of this bank will
be held at its banking rooms, No.
901 East Main Street, on TUESDAY,
January 9, 1912, at 12 o'clock,
RO. M. KENT, JR.,
Cashier.

The Virginia Fire & Marine

Richmond, Va., December 27, 1911.

DIVIDEND—THE DIRECTORS OF this company have declared a semi-should dividend of five per cent. (\$1.25 per share, and free from tax), payable January 1st next, to stockholders of record December 22, 1911.

Transfer books closed from this date to January 3, 1912, inclusive. Dividend will be mailed to stockholders. Changes of address should be mailed to stockholders. Changes of address should be mailed to stockholders. Changes of address should be mailed to stockholders. Changes of Richmond.

The Union Hanl. of Richmond.

WM. H. McCARTHY, Secretary.

The Union Banl. of Richmond,
Richmond, Val., December 21, 1911.

THE DIRECTORS OF THE UNION
Bank of Richmond have this day declared a semi-annual dividend of 9
per cent. (9 per cent.), payable to
stockholders on and after JANUARY
2, 1912. GEO. W. CALL,
Cashier.

Planters' National Bask,
Richmond, Va., December 22, 1911.
THE DIRECTORS OF THIS BANK,
have to-day declared a dividend of
ten per cent, on the capital stock
of the bank (free of taxes), out of
the earnings of the past six months,
payable on and after JANUARY 2,
1912. HICHARD H. SMITH.
Cashier

National Bahk of Virginia.
Richmond, Va., December 22, 1911.
T A MEETING OF THE BUARD OF Directors of the National Bank of Virginia, held to-day, the regular semi-annual dividend of 3 per cent. on the capital stock was declared, payable JANUARY 2, 1912.
Checks will be mailed.

W. H. ADDISON,
Cashler.

Cashler,
Virginia Trust Company,
Richmond, Va., December 19, 1911.
THE DIRECTORS OF THIS COMPANY
have declared a semi-annual dividend
of two per cent, payable on and
after JANUARY 1, 1912, Checks will
be mailed,
L. D. AYLETT,
Sucretary

EIGHTY-SIXTH DIVIDEND,
DIVIDEND CHECKS, AGGREGATING
\$40,000.00 (being a semi-annual dividend of 6 per cent.) will be mailed
JANUARY 18T to stockholders of
record December 27, 1911, of THE
FIRST NATIONAL BANK OF RICHMOND, VA.; capital, \$1,000,000; surplus carned, \$1,000,000,

JNO. M. MILLER, JR.,
Cashier

Cashler

Merchants' National Bank,
Richmond, Va., December 23, 1911.

T A MEETING OF THE BOARD OF
directors of the Merchants' National
Bank, held this day, a dividend of
ten (10) per cent, was declared, payable to the stockholders of record
as of DECEMBER 31.

THOS. B, Meadams,
Cashler.

Bank of Commerce and Trusts.

THE REGULAR QUARTERLY DIVIdend of 1½ per cent, has been declared by this bank, payable on JANUARY 2, 1912, Checks will be mailed.

RO. M. KENT. JR.,

Cashier,

Merchants' National Bank,
1101 East Main Street,
Richmond, Va., December 28, 1911.
THE REGULAR ANNUAL MEETING
of the stockholders of the Merchantis'
National Bank of Richmond will be
held at their banking office on TUESDAY, the 9th day of January, 1912,
at 12 o'clock noon.

THOS. B. McADAMS,
Cashier,

THE ANNUAL MEETING OF THE stockholders of the First National Bank of Richmond, Va., for the election of directors and for such other business as may properly come before said meeting, will be held in the directors' room of said bank, No. 1104 East Main Street, Richmond, Va., 12 o'clock noon, TUESDAY, January 2th, 1912. JOHN M. MILLER, JR., Cashier,

Financial Richmond Real Estate, first mortgage, to net you 6%.

WHY TAKE LESS?

POLLARD & BAGBY.

Muchon males, Ones may

I will sell by public auction, on 15
FRIDAY, THE 29TH DAY OF DEGEMBER, 1911, 3 O'CLOCK P. M., 14
at my storehouse, No. 1306 East Franklin, the following property, to saffsty,
distress warrants in my hands: Fine
lot of Miscellaneous Groceries, Cash
Register, Alaska Refrigerator, Computing Scales, etc.

TERMS: Cash.

W. H. WYATT, JR.,
H. C., C. R.

National State and City Bank.
Richmond, Va.

Richmond, Va.

THE REGULAR ANNUAL MEETING
of the stockholders of the stockholders of the same will
be held TUESDAY. January 9, 1912
at 12 of clock noon. In the bank build
ing, 1109 E. Main St., at which meet
ing there may be considered and
adopted changes or amendments of
the articles of association.

Virginia Trust Company,

Richmond, Va., December 27, 1911.

THE ANNUAL MEETING OF THE
Stockholders of this company will be
held at the office of the company
in the city of Richmond, Va., of
TUESDAY, January 16, 1912, at 1.
o'clock noon.

L. D. AYLETT,
Secretary,

It Will Run Away

pass; act now. We have a large number of lots just where the enhance ment is sure to materialize. Take our

100 North Seventh Street.

If You Really Want a Tenant

For your vacant dwelling, store, office warehouse or factory, place them with us. We advertise them and find for-

O. A. HAWKINS

REAL ESTATE. 100 North Seventh Street.

A number of small properties. Prices from \$675.00 to \$2,000.00. Pay 12 per cent, to 14 per cent, at present rentals. O. A. HAWKINS, REAL ESTATE, 100 North Seventh Street.

FOR SALE,

A Brisk Property in Flats Central location; good renters; rent-ed for \$1,680.00 per annum. Can proba-bly be bought at grice to yield 11% per cent. A big bargain.

INCLINATION

O. A. HAWKINS

REAL ESTATE. Loans, Renting Houses, 160 North Seventh Street,

FARMS, MILLIS, Etc.,
FOR SALE.
Loans made on country or city property. Catalogue free.
GEO E. CRAWFORD CO.()
832 East Main Street.

THE FAMILY TIE

Rightly understood and appreciated, is the most heautiful in human exparience. Just now, in these holiday times, Christmas and New Year, why not make it more binding by presenting to your wife, daughter or som a home, or a lot on which to build one. Enhancement in values will magnify the gift as the years roll on. We have the home or the lot. Come to ass us or let us come to see you.

100 North Seventh Street.

High Constable's Sale

I will soll by public auction on a FRIDAY, THE 29TH DAY OF DECEM BER, 1911, 11 O'CLOCK A. M., on Graham Street, between Broad and Marshall, the following property, to satisfy a distress warrant (John's Steinbrocher vs. W. C. Pond), in my hands: Automobile Running Gear, Ganolene Engine, lot of Machinists' Tosis, Crane, Desk, etc.

TERMS: Cash:

W. H. WYATT, JR,

High Constable's Sale

Weetings

Richmond, Va., December 16, 1911.

THE REGULAR ANNUAL MEETING of the stockholders of the Union Bank of Richmond, Va., will be held on THURSDAY, January 11th, 1912 at 12 o'clock noon, at their banking house, 1107 East Main Street, GEORGE W. CALL & Cashiet,

Richmond, Va., December 8, 1911.
THE ANNUAL MEETING OF THE stockholders of the Planters' National Bank, of Richmond, Va., will be held at 12 o'clock M. on TUESTOAY, January 9, 1912, in the bank building. RICHARD H. SMITH, Castilper.

Real Estate

from you if you wait longer-ground nue and Stuart Avenue, and on Ker sington Avenue east Don't let the opportunity

O. A. HAWKINS. TO

ants for you. Have inquiries daily tha

To Small Investors

O. A. HAWKINS, REAL ESTATE, 100 North Seventh Street, NATURAL

You will get your dividends and in-terest about January 1st. You will want to Invest these funds to bring you the best return during the next six or twelve months. We are prepared to show you where to put the money to bring you the return. Inquire now

O. A. HAWKINS, REAL ESTATE,